

2013

Annual Open Enrollment

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Workforce Services



Highlights for 2013 Medical Plans



- ❖ Annual Deductible for all medical plans (Value, Core & Plus) will be counted toward the out-of-pocket maximum
- ❖ Out-of-pocket maximum for all medical plans will be \$5,000 individual and \$10,000 per family
- ❖ Pre-existing exclusions have been eliminated for adults
- ❖ Additional preventive services will be covered at 100% when delivered by an in-network provider and included on the U.S. Preventive Services Task Force report of covered services
- ❖ Bariatric surgery will be limited to one procedure per lifetime
- ❖ Summary of Benefits and Coverage (SBC) includes two medical claims with an estimate of the total cost to the participant.





- ❖ As our pharmacy benefit manager, UnitedHealthcare monitors our pharmacy plan by keeping up with the latest research, availability of new generic medications, expiration of brand patents, and medication outcome studies. UnitedHealthcare's team of pharmacists and doctors recommend changes to our pharmacy plan based on the medications that have the best outcomes at the best prices.
- ❖ You may notice new medication offerings as well as movement between the four tiers of our pharmacy plan throughout the year. Be sure to visit www.myuhc.com to price and review covered medications.



Medical & Pharmacy Plan

2013 Biweekly Rates

Coverage Level	Value Plan	Core Plan	Plus Plan
Employee Only	5.08	14.73	39.80
Employee + Spouse	19.40	68.65	126.37
Employee + Child(ren)	13.50	56.72	107.44
Employee + Family	37.57	105.34	185.27



Flexible Spending Account Health & Limited Scope



- ❖ Effective January 1, 2013, the IRS has established a \$2,500 annual maximum for the Health & Limited Scope FSA accounts.
- ❖ Employees currently enrolled in the FSA account that expect to have a balance as of December 31, 2012 will be allowed to elect the full \$2,500 for the 2013 plan year.
- ❖ The funds remaining in your FSA account may be utilized for the first 2 ½ months of 2013. However, if you have funds that roll-over, you would not be eligible to make contributions to an HSA account until April 1, 2013.
- ❖ Refer to IRS Publication 502 for eligible expenses @ www.irs.gov



Dependent Day Care FSA

- ❖ No changes to the annual maximum contribution for the FSA dependent day care account so it remains at \$5,000 for the 2013 plan year.



- ❖ Refer to IRS Publication 503 for eligible dependent day care expenses @ www.irs.gov



Health Savings Account (HSA)



- ❖ The 2013 contribution levels for HSA accounts are Single - \$3,250 and Family - \$6,450. If you will be age 55 or older in 2013, you may contribute an additional \$1,000.
- ❖ To make contributions to an HSA account, you must first be enrolled in the Value medical plan – our only high deductible health plan.
- ❖ HSA funds often grow over time by earning tax-free interest, and there is no “use it or lose it” rule. Even when you retire or leave the City your balance stays in your personal bank account.
- ❖ Employees with an active OptumHealth Bank account may sign up for pre-tax deductions from your paycheck and the City sends your deposit to your individual OptumHealth bank account biweekly.
- ❖ IRS Publication 969 outlines the eligibility criteria for HSA accounts found at www.irs.gov.
- ❖ Employees are required to complete the “2013 Health Savings Bank Account (HSA) Payroll Deduction Direct Deposit Form” to begin contributions to your HSA account for 2013.





- Basic Term Life: 100% paid by City to provide 2 times your base salary up to a maximum of \$300,000
- Optional Employee Term Life and Accidental Death & Dismemberment (AD&D): Available in increments of \$10,000 with a minimum of \$20,000. Maximum the lesser of 8 times your base salary or \$500,000. Coverage will automatically include an equal amount of AD&D coverage. Guaranteed Issue (GI) is \$200,000.
- Employees may increase coverage up to the GI amount without EOI during 2013 open enrollment period. Coverage requested above the \$200,000 will require EOI.
- Employees with coverage amounts over the \$200,000 may continue that same coverage level without EOI. However increases above the \$200,000 will require EOI. CIGNA will notify all employees requiring EOI based on your life insurance selections.





- Optional Spouse Term Life: Available in increments of \$5,000 with a minimum of \$10,000. Maximum is 50% of employee amount. Guaranteed Issue is \$50,000. Employees may increase this coverage up to the \$50,000 during the open enrollment period. Coverage enrollments exceeding \$50,000 will require EOI.
- Optional Child Term Life: \$10,000 per child (Employee must enroll in optional term life to enroll for child life).
- Long Term Disability: 100% paid by City to provide 60% of base monthly salary for a long term disability. Waiting period of 120 days to file for benefits. Maximum benefit \$6,000.
- Optional Short Term Disability: Three weekly benefit options; 40%, 50% or 60%. Minimum benefit \$25 / week & maximum benefit \$1,250 / week. Pre-existing conditions excluded first 12 months for new enrollments.





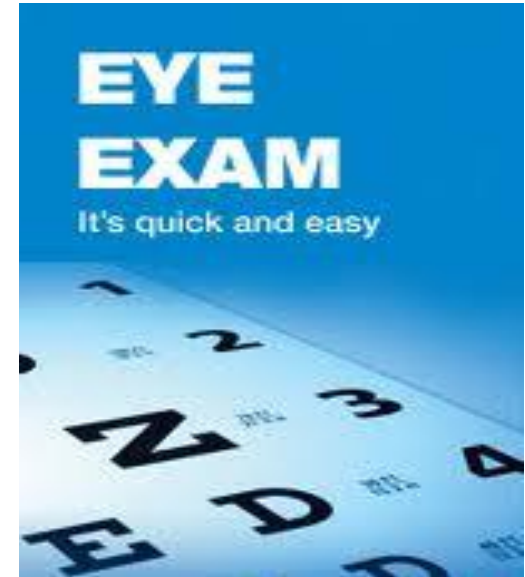
- ❖ Dental PPO plans will be part of the PDP Plus network of dentist which is an expanded network. This network will be available effective January 1, 2013
- ❖ Biweekly rates included below reflect increases for all plans

Coverage Level	DHMO	Low PPO	High PPO
Individual	5.04	6.50	15.68
Individual + 1	9.56	12.88	31.04
Family	14.34	22.67	54.63



EyeMed

VISION CARE®



Coverage Level	Vision Plan
Individual	2.07
Individual + 1	4.34
Family	6.61

- ❖ EyeMed will continue as our vision plan provider.
- ❖ Rates have decreased for the 2013 plan year.



OPEN ENROLLMENT

- ❖ Online enrollment begins at 8 a.m. on Friday, November 2, 2012
- ❖ **Open Enrollment ends at 5 p.m. on Tuesday, November 27, 2012**
- ❖ Help sessions available to assist employees with online enrollment. (passwords/login resets must go through help desk)
- ❖ The employee benefits Q&A mailbox is available again this year for your Annual Enrollment questions through November 25th - response within 24-hrs.

EmployeeBenefitsQ&A@Arlingtontx.gov

- ❖ Your open enrollment elections will begin January 1, 2013. (*EOI approvals will determine when life elections above GI begin*)





Helpful Tips

- ❖ Make sure you are able to log into your Lawson Employee Self Service Account
- ❖ Include the social security number for any dependent you need to add to your benefits for 2013
- ❖ Review/ update your home address, phone number and email address in Lawson as needed
- ❖ Good time to review your beneficiary information in Lawson
- ❖ May want to review your 401(k) and 457 plan contributions. Payroll contributions may begin/change at any time. Log in to www.icmarc.org.





Did You Know?

- ❖ 89% of employees simply elect the same benefit options every year.
- ❖ 61% are only sometimes or not at all aware of changes to their policies each year.
- ❖ Only 16% were confident they contributed the correct amount to their FSA or HSA accounts.





FLEXIBLE SPENDING ACCOUNTS

- ☐ **HEALTH EXPENSE** (\$2,500 maximum)
- ☐ **LIMITED SCOPE DENTAL & VISION EXPENSE** (\$2,500 maximum) **(Must be enrolled in the Value Medical Plan with HSA BANK ACCOUNT to pay for medical expenses)**
- ☐ **DEPENDENT DAY CARE ACCOUNT** (\$5,000 maximum)
- ☐ **NO FSA ACCOUNT**

** HEALTH SAVINGS ACCOUNT

- ☐ **SINGLE** (maximum \$3,250)
- ☐ **FAMILY** (maximum \$6,450)
- ☐ **AGE 55 & OVER BY 12/31/13** (\$1,000)
- ☐ **NO HSA ACCOUNT**

MEDICAL PLANS	COVERAGE LEVEL
<input type="checkbox"/> VALUE (HSA)	<input type="checkbox"/> EE ONLY
<input type="checkbox"/> CORE	<input type="checkbox"/> EE + SPOUSE
<input type="checkbox"/> PLUS	<input type="checkbox"/> EE + CHILD(REN)
<input type="checkbox"/> NO MEDICAL	<input type="checkbox"/> FAMILY

DENTAL PLANS	COVERAGE LEVEL
<input type="checkbox"/> DHMO	<input type="checkbox"/> EE ONLY
<input type="checkbox"/> LOW PPO	<input type="checkbox"/> EE + 1
<input type="checkbox"/> HIGH PPO	<input type="checkbox"/> FAMILY
<input type="checkbox"/> NO DENTAL	

VISION PLAN	COVERAGE LEVEL
<input type="checkbox"/> VISION	<input type="checkbox"/> EE ONLY
<input type="checkbox"/> NO VISION	<input type="checkbox"/> EE + 1
	<input type="checkbox"/> FAMILY

****Complete 2013 Health Savings Bank Account (HSA) Payroll Deduction Direct Deposit Form**





SHORT TERM DISABILITY

- ☐ **40% OF COVERED WEEKLY EARNINGS**
- ☐ **50% OF COVERED WEEKLY EARNINGS**
- ☐ **60% OF COVERED WEEKLY EARNINGS**
- ☐ **NO SHORT TERM DISABILITY**

* CRITICAL ILLNESS

- ☐ **YES (REFER TO WORKFORCE SERVICES PORTAL FOR PLAN DETAILS & RATES)**
- ☐ **NO CRITICAL ILLNESS COVERAGE**

* MEDICAL GAP

- ☐ **YES (REFER TO WORKFORCE SERVICES PORTAL FOR PLAN DETAILS & RATES)**
- ☐ **NO MEDICAL GAP COVERAGE**

OPTIONAL TERM LIFE INSURANCE

- ☐ **EMPLOYEE LIFE + AD&D** - Minimum \$20,000 Guaranteed Issue \$200,000 (Maximum coverage the lesser of 8 times base salary or \$500,000. Coverage requests that exceed \$200,000 require Evidence of Insurability (Eol) and must be approved by CIGNA.)
- ☐ **SPOUSE LIFE** – Minimum \$10,000 Guaranteed Issue \$50,000 (Maximum coverage 50% of Employee's optional term life amount)
- ☐ **DEPENDENT CHILD LIFE** - \$10,000 (Employee must be enrolled in Optional life coverage)
- ☐ **NO OPTIONAL LIFE COVERAGE**

*** ENROLLMENT IN THESE PLANS MUST BE COMPLETED ON A PAPER FORM. REFER TO WORKFORCE SERVICES PORTAL - CATEGORY: 2013 OPEN ENROLLMENT**



Make an Appointment!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2 OPEN ENROLLMENT BEGINS 8 a.m.	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27 OPEN ENROLLMENT ENDS 5 p.m.	28	29	30	



Employee Online Enrollment Ends 5 pm. On Tuesday November 27, 2012



ANNOUNCEMENT

2013 WELLNESS POINTS AWARDED

- ❖ Employees completing on-line enrollment by November 16, 2012 may earn 25 points for the **2013 Wellness Program!**
- ❖ **Steps to receive 25 wellness points**
 - ☑ Must sign up for 2013 Wellness by deadline to be announced by Wellness staff in early 2013
 - ☑ Must provide a copy of your Benefit Confirmation Statement (date will appear when you print out your statement)
 - ☑ Must provide a copy of your completed Health Assessment



